

DAVID A. GALLO & ASSOCIATES LLP



NEW YORK OFFICE:
47 HILLSIDE AVENUE - SECOND FLOOR
MANHASSET, NY 11030

DAVID A. GALLO
KATHLEEN CLIFFORD GALLO
*ROBERT M. LINK
* MEMBER OF N.Y. & N.J.

NEW JERSEY OFFICE:
6 HORIZON ROAD
LOBBY LEVEL
FORT LEE, NJ 07024

DANIEL D. ANGIOLILLO
JUSTICE OF THE APPELLATE DIVISION
SECOND DEPARTMENT, RETIRED
OF COUNSEL

FLORIDA OFFICE:
600 N. PINE ISLAND ROAD
SUITE 175
PLANTATION, FL 33324

NY PHONE: (516) 583-5330
NY FAX: (516) 583-5333
NJ PHONE: (201) 778-4400
FL PHONE: (954) 686-7100

September 9, 2022

Judge Cecelia G. Morris
U.S. Bankruptcy Court, SDNY
300 Quarropas Street
White Plains, Ny 10601

RE: **In re: John W. Wells Case No. 22-22472-cgm**

Dear Judge Morris:

Our office represents Cenlar FSB as servicer for Citibank, N.A. ("Cenlar") regarding the above referenced loss mitigation matter.

Debtor's loan modification application was received on September 1, 2022 and sent to Cenlar. After Cenlar's initial review, it was determined that additional documents were needed to proceed. A missing document letter was issued on September 6, 2022, giving the Debtor until October 6, 2022 to return the requested items. Debtor's Counsel acknowledged receipt of the MDL on September 9, 2022.

A copy of the missing document letter is enclosed herewith.

Thank you for your time and attention to this matter.

Respectfully submitted,

/s/Robyn E. Goldstein
Robyn E. Goldstein

SHELLEY G WELLS
JOHN W WELLS
1133 WESTCHESTER AVENUE
SUITE N202
WHITE PLAINS, NY 10604





09/06/2022

SHELLEY G WELLS
JOHN W WELLS
1133 WESTCHESTER AVENUE
SUITE N202
WHITE PLAINS, NY 10604

Hours of Operation:

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number:

Property Address:

7 FERNWOOD AVE
RYE, NY 10580

Dear Borrower(s):

Why am I receiving this letter?

We are reaching out to you to confirm that we have received your request to be considered for any mortgage assistance program(s) that may be available. Unfortunately, at this time, your assistance application is incomplete. In order for us to be able to determine if you qualify for a mortgage assistance program, we need you to supply us with the documentation still needed, by no later than 10/06/2022.

Missing Documents/Documents Still Needed:

General:

- Please return a hardship letter, signed and dated by all parties, briefly describing your hardship. (The Hardship letter provided was not signed and dated by all borrowers. Please submit a Hardship letter signed and dated by all borrowers.)
- Please return a complete, signed and dated financial form. (The financial form received is not signed and dated by all borrowers. Please return a complete, signed and dated financial form.)
- Please return a signed and dated (or e-filed with electronic signature page) Federal Income Tax Return(s) for the most recent year with all accompanying schedules, and the business return if applicable.
- Please return a copy of the homeowners Insurance declaration page for the subject property.
- Please return a copy of the most recent real estate tax bill on the subject property.
- Please provide a current copy of your flood insurance declaration page or the full policy on the subject property reflecting the policy number and the coverage amount. Flood declaration page must show that adequate coverage is present. Please fax documentation to 843-413-7133; Attention: Assurant.
- Please return a copy of your last two (2) months of bank statements including all pages, name and address for any and all checking, savings, money market and/or brokerage accounts held by each

LM305 001 L4 V7

borrower. Documents must be legible and cannot be altered.(The bank statements received are redacted. Please return a copy of your last two (2) months of bank statements including all pages, name and address for any and all checking, savings, money market and/or brokerage accounts held by each borrower. Documents must be legible and cannot be altered.)

JOHN WELLS:

- Please return paystubs reflecting the most recent 30 days earnings reflecting year-to-date earnings; Year-to-date figures must be present.(The paystubs received are illegible. Please return paystubs reflecting the most recent 30 days earnings reflecting year-to-date earnings; Year-to-date figures must be present.)
- W2:
- Please return most recent social security award letter. If unavailable please contact your local Social Security Administrative Office to obtain a copy.
- Please return documentation showing the receipt of social security income, such as copies of the 2 most recent bank statements showing deposit amounts, or other third-party documents showing receipt of income.(The bank statements received are redacted. Please return documentation showing the receipt of social security income, such as copies of the 2 most recent bank statements showing deposit amounts, or other third-party documents showing receipt of income.)

Below you will find a list of documentation that you have previously submitted as part of your assistance application. Please note that all documentation submitted has expiration dates, per your investor's guidelines. Next to each document listed you will find an expiration date. If this date has expired, or will expire soon, please remember to submit an updated version of that document along with the missing items listed above. If you do not provide the expired documentation at the same time you send in the missing information requested above, it will further impact our ability to process your application.

Documents Already Received with Expiration Dates:

General:

Document (expiration date if applicable)

- Bank Statements (10/11/2022)
- Income and/or Expenditure Forms (11/28/2022)
- General Proof of Hardship (11/28/2022)

JOHN WELLS:

Document (expiration date if applicable)

- Bank Statements (10/11/2022)

What steps do I need to take next?

Please carefully review the two lists above and send us the required information to complete your assistance application as soon as possible.

We will allow you until 10/06/2022 to provide the requested information. If it is not received by that date, your request for a mortgage assistance program may be denied.

Once we have received all of the information required to complete your assistance application, we will evaluate your assistance application to determine if you qualify for any available mortgage assistance programs.

Depending upon the documents you submitted as part of your assistance application, and the guidelines of the investor, the loss mitigation options available to you may include:

- **Repayment Plan** - an agreement that allows you to repay delinquent payments over an agreed number of installments or time frame.
- **Forbearance** - an agreement that could temporarily reduce or suspend mortgage payments and create a plan to make up missed payments over a period of time.

- **Loan modification** - an agreement to restructure the original terms of your loan to assist with the delinquency in order to bring your account current.
- **Pre-foreclosure Sale (“Short Sale”)** - an agreement to allow you to sell your home for less than the balance remaining on your mortgage. With a pre-foreclosure sale, you can sell your home and pay off all (or a portion of) your mortgage balance with the proceeds.
- **Deed-in-Lieu** - an agreement to allow you to transfer the ownership of your property to the owner of your mortgage (i.e., the lender)
- **Partial Claim / Deferral** – an agreement that can defer, or move, missed payments & applicable fees/costs to the end of the loan term utilizing an interest free loan.

If your account is in an existing loss mitigation option, the terms of that option will remain in effect until you qualify for and accept a new offer, cancel that option, or fail to perform under the terms of the existing option. If you have any questions, please contact us at 800-242-7178.

Who can I contact if I have questions or concerns?

We may reach out to you for additional information. If we do, we ask that you promptly return all calls to us so that we are able to process your request within the timeframe set forth in this letter.

We are ready to assist you. Please gather the previously mentioned missing documentation and return any applicable forms or documentation to complete your package as soon as possible. This may be done by uploading the documents to <https://www.loansolutioncenter.com> (see portal information below), mailing them to Loss Mitigation Department PO Box 77408, Ewing NJ 08628-6408, faxing them to Loss Mitigation at (609) 718-2655 or emailing them to DCCLM@loanadministration.com. **Please note: If you are sending more than one page of documents, please print your name and loan number at the top of each page.** Should you have questions please call us at 800-242-7178.

To ensure you are always up to date with the latest information related to your assistance request, we encourage you to use our online portal. To get started, go to <https://www.loansolutioncenter.com> and click the “Register here” link.

Once you have created an account, you can log into your account anytime, from any web-enabled device to confirm receipt of your package, check the status of your package review and be quickly informed of any additional information that is needed to complete your package.

You can easily upload documents needed as part of your request directly to the portal without the hassle involved in mailing or faxing.

In addition, when you register, you will receive helpful email alerts to keep you informed about the status of your assistance request. You can also elect to receive text alerts or otherwise manage your notification settings under your user profile, once you have logged in to your account.

For quick, 24/7 access to information regarding your assistance request, we urge you to create an account as soon as possible.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at: 995hope.org.

Is there additional information I should know?

If you fail to submit all the required documentation, you may not qualify for a mortgage assistance program, in which case any foreclosure proceedings against the property will continue. This may include referral of the loan to active foreclosure status, if it was not previously referred.

Depending on the timing of when the required documentation is received, we cannot guarantee that there will be enough time to evaluate your assistance application to determine if you qualify for a mortgage assistance program. In addition, if time permits and your assistance application is able to be evaluated, we cannot guarantee that you will qualify for any available mortgage assistance programs. We also cannot guarantee the suspension of any foreclosure proceedings against the property.

This letter and the loan workout review process shall not waive any of our rights or your obligations under the note or mortgage. This means that you are still responsible to continue making your loan payments (unless you have been relieved of your obligations under the note, if discharged in a Bankruptcy Proceeding).

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

If you have any other mortgage loans secured by the same property, you should consider contacting those servicers to discuss any available mortgage assistance programs.

Thank you.

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.